

DECLARATION FOR PATENT APPLICATION

As a below named inventor(s), I hereby declare that:

My residence, mailing address and citizenship are as stated below, next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**METHODS AND SYSTEMS FOR CARRYING OUT CONTINGENCY-DEPENDENT PAYMENTS VIA
SECURE ELECTRONIC BANK DRAFTS SUPPORTED BY ONLINE LETTERS OF CREDIT AND/OR
ONLINE PERFORMANCE BONDS**

the specification of which

 X is attached hereto,
was filed on April 12, 2002, as Application No. 10/071,068
or PCT International Application No. _____, and was amended on _____
(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims(s), as amended by any amendment referred to above.

I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 (copy attached).

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d), on any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

| <u>Prior Foreign Application(s)</u> | | | <u>Priority Claimed</u> | |
|---|--|---|--------------------------|-------------------------|
| <u> </u> (Number) | <u> </u> (Country) | <u> </u> (Day/Month/Year Filed) | <u> </u> Yes | <u> </u> No |
| <u> </u> (Number) | <u> </u> (Country) | <u> </u> (Day/Month/Year Filed) | <u> </u> Yes | <u> </u> No |
| <u> </u> (Number) | <u> </u> (Country) | <u> </u> (Day/Month/Year Filed) | <u> </u> Yes | <u> </u> No |

I hereby claim the benefit under Title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below

| | |
|---|--|
| <u>60/285,771</u> (Application Number) | <u>April 23, 2001</u> (Filing Date) |
| <u> </u> (Application Number) | <u> </u> (Filing Date) |

I hereby claim benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 (copy attached) which became available between the filing date of the prior application and the national or PCT International filing date of this application:

| | | |
|-------------------------------|------------------------|--|
| _____ (Application Number) | _____ (Filing Date) | _____ (Status - patented, pending, abandoned) |
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Sole/First Inventor (given name, family name) Richard C. JOHNSON

Inventor's Signature 
Date 10/8/2007

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